

policy, the new supervisory committee began to review the legal framework of the insurance market [1].

Thus, the development of the Ukrainian insurance market is a key priority of the National Bank of Ukraine for the next few years, as it will not only improve the insurance situation, but also bring money to the country's budget, not only by reforming insurance companies' assets, but also by saving social benefits. occurrence of an insured event at a client of a certain company.

This approach to the regulation of the insurance market is needed today, especially because of the situation in the country as a result of the outbreak of the COVID-19 pandemic.

It should also be noted that Ukraine has begun to take the first steps to improve the insurance market. The new regulatory body in Ukraine is the National Bank of Ukraine, which began to implement a new strategy based on enhanced control over market players in less than a six months.

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STATE ANTI-INFLATIONARY REGULATION IN THE MODERN ECONOMY OF UKRAINE

In the period of transition from the administrative-command economy, where prices were set centrally and remained unchanged for decades, to the market economy, which opened the space for action of economic laws of commodity production and circulation, the important theoretical and practical problem was inflation, revealing its essence, causes and measures to combat it [5].

It should be noted that at first there was a simplified definition of this phenomenon. When the price of any product rose, we began to talk about inflation [5]. However, the rise in prices for individual goods and services is not always an inflationary

phenomenon. When the prices of groups of some goods or services increase substantially and the prices of groups of other goods and services fall and the overall price level is almost unchanged, then such an increase in prices of certain commodity groups is not an inflationary phenomenon. Inflation is an increase in the general price level in a country's economy [3].

The opinion that inflation is directly related to the emission of money and therefore always has an emission character has become widespread at the initial stage of market economy development [3]. But the money emission becomes inflationary when the issue of additional money is directed by the government to cover public debt and finance the budget deficit. If the issue of money is aimed at expenses associated with the growth of the real volume of national production, then the issue is not inflationary [2].

Gradually, Ukrainian scientists, based on the developments of Western researchers and analysis of inflationary processes in the domestic economy, came to the conclusion that inflation is a complex and multifaceted market phenomenon, which is the result of many internal and external reasons [5]. Among them: increase in monetary incomes of the population, which is not accompanied by a corresponding increase in production volumes; a significant reduction in trade turnover caused by a reduction in production due to the crisis in the economy, or crop failure, natural disasters, etc.; acceleration of money circulation, which is caused, for example, by inflationary expectations; covering the state budget deficit through additional output of money; monopolization, which can cause price increases; inflation in other countries with significant volumes of imports, etc. [4].

A thorough study of the causes of shocks in the money market has undoubtedly been the starting point for identifying approaches to address them. It has come to be understood that anti-inflationary policies can only be most effective if all possible ways to combat inflation are used in an integrated manner [2]. The main directions of state anti-inflationary regulation in the modern Ukrainian economy are as follows [1]:

- improving the efficiency of monetary policy, which should strengthen control over emission processes, the structure of the money supply in order to optimize the ratio of cash and non-cash settlements in it;

- conducting consistent antitrust policy and creating a wide network of economic information for enterprises and organizations;

- development and implementation of complex state programs of economic

development, first of all, of industries and enterprises that contribute to the formation of competitive, high-tech and knowledge-intensive production;

– strengthening incentives for productive accumulation, including subsidies that can support the process of accumulation of funds by entrepreneurs;

– changing the structure of production funds in order to expand the production of consumer goods, that is, create conditions for the overflow of capital from one to another sector of social production.

Thus, the maximum efficiency of anti-inflationary policy can be achieved only if all possible methods of combating inflation are applied in a comprehensive manner. Inflationary processes and economic crises did not bypass any country, but even the heaviest of them tended to result in economic recovery and recovery. Ukraine needs to apply the experience and methods that have helped other countries to overcome the crisis and inflation, but taking into account the specifics of the national economy [6].

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БІЗНЕС-ПЛАН ЯК ІНСТРУМЕНТ УПРАВЛІННЯ

На сучасному етапі розвитку підприємств, процес бізнес-планування набуває ще більшого значення. Бізнес-планування дає можливість більш детально визначити шляхи розвитку та перспективи підприємства. В умовах суворого ринкової економіки будь-який бізнес пов'язаний з ризиком.